

**Information to identify the case:**

Debtor 1	<b>DOUGLAS R. BUTLER</b>	Social Security number or ITIN xxx-xx-5562
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: <b>17-23768-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

DOUGLAS R. BUTLER

12/19/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
DOUGLAS R. BUTLER  
Debtor

Case No. 17-23768-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Dec 19, 2022

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2022:**

Recip ID	Recipient Name and Address
db	+ DOUGLAS R. BUTLER, 1920 Frontage Road, Cherry Hill, NJ 08034-2218
516981213	+ CIT Bank, N.A., P.O. Box 9013, Addison, Texas 75001-9013
516923676	+ Cit Bank Na, 6900 Beatrice Fsb, Kalamazoo, MI 49009-9559
516923678	+ DITECH FINANCIAL, LLC, 332 MINNESOTA STREET, SUITE 610, Saint Paul, MN 55101-1314
516923682	+ PLUESE, BECKER, & SALTZMAN, LLC, 20000 HORIZON WAY, SUITE 900, Mount Laurel, NJ 08054-4318
517535405	+ SB MUNI CUST LB-HONEY BADGER, LLC, Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C., 1101 Laurel Oak Road, Suite 170, Voorhees, New Jersey 08043-4381
516923683	+ SBA, 900 MARKET STREET, FLOOR 5, Philadelphia, PA 19107-4214
516923684	+ State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 111, Trenton, NJ 08645-0111

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 19 2022 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 19 2022 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: lrichard@bayatlanticfcu.org	Dec 19 2022 20:51:00	Bay Atlantic FCU, 101 W Elmer Rd, Vineland, NJ 08360-6312
516923675	+ EDI: BANKAMER.COM	Dec 20 2022 01:49:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
516923680	+ EDI: CITICORP.COM	Dec 20 2022 01:49:00	Meydsnb, Po Box 8218, Mason, OH 45040
517095105	+ Email/Text: mtgbk@shellpointmtg.com	Dec 19 2022 20:51:00	Ditech Financial LLC, 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120, Tempe, AZ 85284-1806
516923679	EDI: IRS.COM	Dec 20 2022 01:49:00	IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106
516923681	+ EDI: NFCU.COM	Dec 20 2022 01:49:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
516988883	+ EDI: NFCU.COM	Dec 20 2022 01:49:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
518824628	Email/Text: mtgbk@shellpointmtg.com	Dec 19 2022 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518824629	Email/Text: mtgbk@shellpointmtg.com	Dec 19 2022 20:51:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
516923685	+ EDI: WFFC2	Dec 20 2022 01:49:00	WELLS FARGO DEALER SERVICES, P.O.

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 19, 2022

Form ID: 3180W

Total Noticed: 21

516997120

EDI: WFFC2

BOX 1697, Winterville, NC 28590-1697

Dec 20 2022 01:49:00

Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516923677	*+	CIT BANK, NA., 6900 BEATRICE FSB, Kalamazoo, MI 49009-9559
516943775	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CITBank N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Linda S. Fossi	on behalf of Creditor SB Muni Cust LB-Honey Badger LLC lfossi@zeitzlawfirm.com, gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com
Mitchell L Chambers, Jr.	on behalf of Debtor DOUGLAS R. BUTLER ecfbc@comcast.net
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6